PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 60021-376030	**FOR FURTHER ACTION** See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/US00/41852	International filing date (day/month/year) 01 NOVEMBER 2000	Priority date (day/month/year) 01 NOVEMBER 1999
International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 16/00 and US Cl.: 705/36		
Applicant ACCENTURE LLP		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of _3_ sheets.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority. (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of _0_ sheets.

3. This report contains indications relating to the following items:

I ☒ Basis of the report

II ☐ Priority

III ☐ Non-establishment of report with regard to novelty, inventive step or industrial applicability

IV ☐ Lack of unity of invention

V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

VI ☐ Certain documents cited

VII ☐ Certain defects in the international application

VIII ☐ Certain observations on the international application

Date of submission of the demand 23 MAY 2001	Date of completion of this report 26 JULY 2002

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Form PCT/IPEA/409 (cover sheet) (July 1998)★

I. Basis of the report

1. With regard to the elements of the international application:*

[X] the international application as originally filed

[X] the description:

pages   1-38   , as originally filed

pages   NONE   , filed with the demand

pages   NONE   , filed with the letter of _____

[X] the claims:

pages   39-42   , as originally filed

pages   NONE   , as amended (together with any statement) under Article 19

pages   NONE   , filed with the demand

pages   NONE   , filed with the letter of _____

[X] the drawings:

pages   1-16   , as originally filed

pages   NONE   , filed with the demand

pages   NONE   , filed with the letter of _____

[X] the sequence listing part of the description:

pages   NONE   , as originally filed

pages   NONE   , filed with the demand

pages   NONE   , filed with the letter of _____

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.
These elements were available or furnished to this Authority in the following language _____ which is:

[ ] the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).

[ ] the language of publication of the international application (under Rule 48.3(b)).

[ ] the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/ or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

[ ] contained in the international application in printed form.

[ ] filed together with the international application in computer readable form.

[ ] furnished subsequently to this Authority in written form.

[ ] furnished subsequently to this Authority in computer readable form.

[ ] The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

[ ] The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. [X] The amendments have resulted in the cancellation of:

     [X] the description, pages _____ NONE _____

     [X] the claims, Nos. _____ NONE _____

     [X] the drawings, sheets/fig _____ NONE _____

5. [ ] This report has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

**Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.*

Form PCT/IPEA/409 (Box I) (July 1998)★

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. statement

Novelty (N)	Claims	NONE	YES
	Claims	1-24	NO
Inventive Step (IS)	Claims	NONE	YES
	Claims	1-24	NO
Industrial Applicability (IA)	Claims	1-24	YES
	Claims	NONE	NO

2. citations and explanations (Rule 70.7)

Claims 1-24 lack novelty under PCT Article 33(2) as being anticipated by Maggioncalda et al, U.S. patent 5,918,217. Maggioncalda et al disclose a method, system, and computer program (e.g., column 5, line 18 et seq) for providing automated coaching for financial modeling and counseling, including user input of personal financial data over a WAN to a database (e.g., Figures 1-14b; column 2, line 3, line 1 et seq; column 13, line 47 et seq), input of external financial market data over a WAN to a database (e.g., Figure 1; column 2, line 54 et seq; column 5, line 47 et seq), processing the personal and financial data (e.g., column 6, line 7 et seq), user interface for output of coaching advice, product configuration, or effect assessment (e.g., Figures 11-14b; column 3, line 43 et seq; column 8, line 6 et seq; column 15, line 50 et seq; column 16, line 26 et seq). Maggioncalda et al also disclose an investment portfolio (e.g., column 7, line 49 et seq), investment target value and date (e.g., Figures 4, 7a, 8-10; column 8, line 42 et seq; column 13, line 47 et seq), financial market data (e.g., Figures 4, 5a; column 5, line 47 et seq; column 7, line 20 et seq; column 10, line 20 et seq), natural language automated coaching, as broadly recited and disclosed, for portfolio generation based on financial asset mix (e.g., Figures 4, 7a-c, 9, 10; column 8, line 6 et seq; column 14, line 26 et seq; column 15, line 50 et seq; column 17, line 1 et seq), user risk tolerance, investment style and attitudes (e.g., Figure 5b, 6; column 10, line 30 et seq; column 11, line 19 et seq).

Claims 1-24 have industrial applicability as defined by PCT Article 33(4) because the method, system, and computer program claimed therein can be made or used in the financial services industry to creater user defined portfolios.

———————— NEW CITATIONS ————————

US 5,918,217 A (MAGGIONCALDA et al) 29 JUNE 1999, entire document.